

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph Madl
Penny Madl
Debtors

Case No. 18-03193-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 18

Date Rcvd: Dec 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2018.

db/jdb +Joseph Madl, Penny Madl, 321 Reyburn Rd, Shickshinny, PA 18655-4301
5090564 +COMM OF PA, c/o Hon. D.J DONALD WHITTAKER, 15 E. RIDGE ST, Nanticoke, PA 18634-2800
5090565 GEISINGER, PO BOX 27727, Newark, NJ 07101-7727
5090569 +NEWPORT TWSP SEWER ATHTY, 1015 CENTER ST- WANAMIE, Nanticoke, PA 18634-4099
5090571 +PNC BANK, 2730 LIBERY AVE, Pittsburgh, PA 15222-4747
5090572 +PNC BANK, PO BOX 1820, Dayton, OH 45401-1820
5090575 SEARS, PO BOX 9001055, Louisville, KY 40290-1055
5090576 +TOWNSHIP OF NEWPORT, 351 W. KIRMAR AVE, Nanticoke, PA 18634-2038
5090577 W.V.S.A, PO BOX 33A, Wilkes Barre, PA 18702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5090560 EDI: GMACFS.COM Dec 04 2018 00:19:00 ALLY, PO BOX 130424, Saint Paul, MN 55113-0004
5090561 EDI: RMSC.COM Dec 04 2018 00:20:00 AMERICAN EAGLE, PO BOX 960013,
Orlando, FL 32896-0013
5090559 EDI: BANKAMER.COM Dec 04 2018 00:20:00 AAA FINANCIAL, PO BOX 15019,
Wilmington, DE 19886-5019
5090562 EDI: CAPITALONE.COM Dec 04 2018 00:20:00 CAPITAL ONE, PO BOX 71083,
Charlotte, NC 28272-1083
5090563 +EDI: CHASE.COM Dec 04 2018 00:20:00 CHASE BANK, PO BOX 15298, Wilmington, DE 19850-5298
5090567 EDI: RMSC.COM Dec 04 2018 00:20:00 J.C. PENNY, PO BOX 960090, Orlando, FL 32896-0090
5090570 EDI: RMSC.COM Dec 04 2018 00:20:00 OLD NAVY, PO BOX 530942, Atlanta, GA 30353-0942
5091926 +EDI: PRA.COM Dec 04 2018 00:18:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5090574 EDI: RMSC.COM Dec 04 2018 00:20:00 SAMS CLUB, PO BOX 965046, Orlando, FL 32896-5046
TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5090568 KLM LAW
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5090566* GEISINGER, PO BOX 27727, Newark, NJ 07101-7727
5090573* +PNC BANK, 2730 LIBERY AVE, Pittsburgh, PA 15222-4747

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2018 at the address(es) listed below:

Carol Weiss Baltimore on behalf of Debtor 2 Penny Madl bandicot6@aol.com
Carol Weiss Baltimore on behalf of Debtor 1 Joseph Madl bandicot6@aol.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com, PA41@ecfbis.com/psheildon@sheilslaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Joseph Madl**
First Name Middle Name Last Name

Debtor 2 **Penny Madl**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6603**

EIN ---

Social Security number or ITIN **xxx-xx-4140**

EIN ---

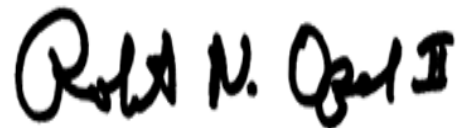
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-03193-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph Madl

Penny Madl

**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

December 3, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.